

Fig. 2(a)

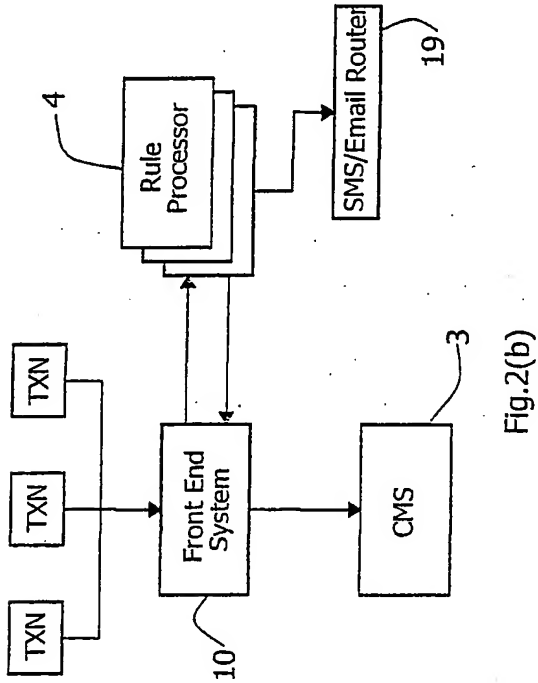


Fig. 2(b)

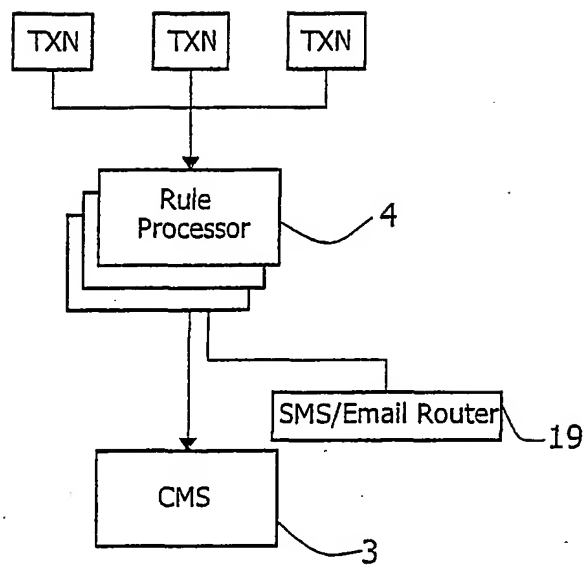


Fig.2(c)

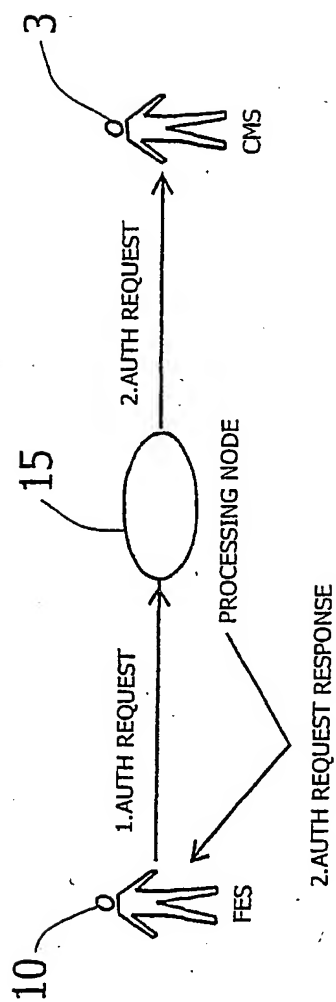


Fig.3

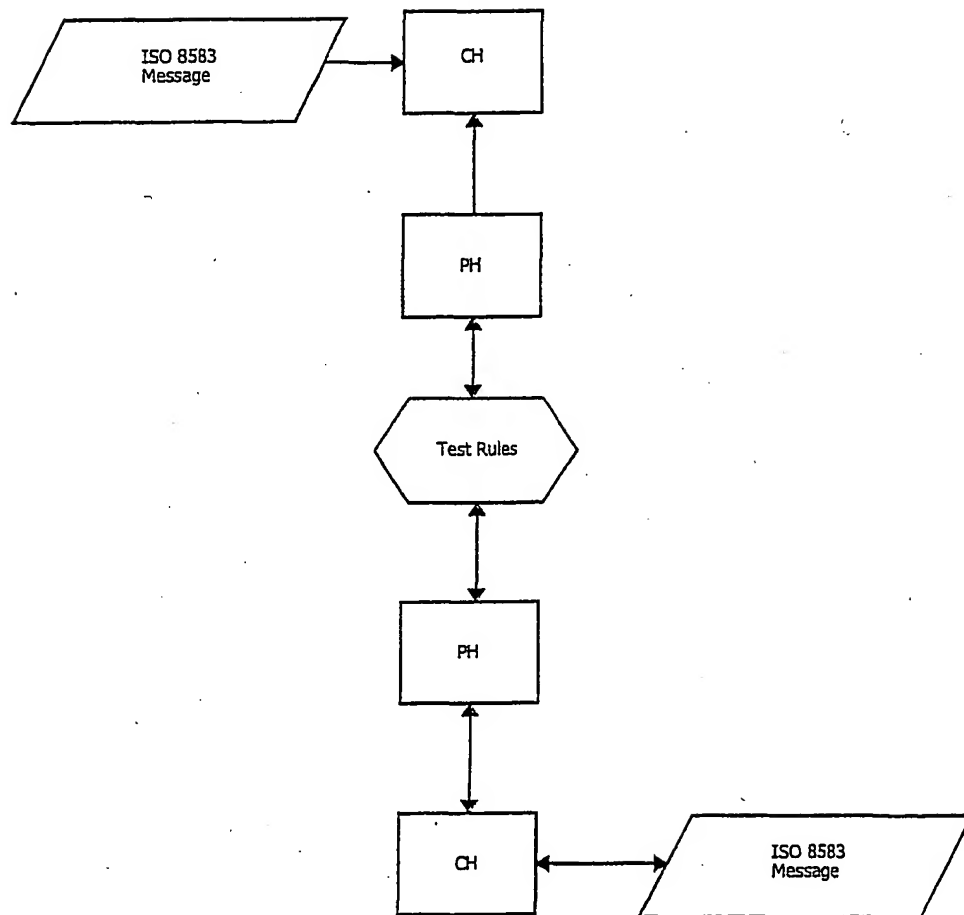


Fig.4

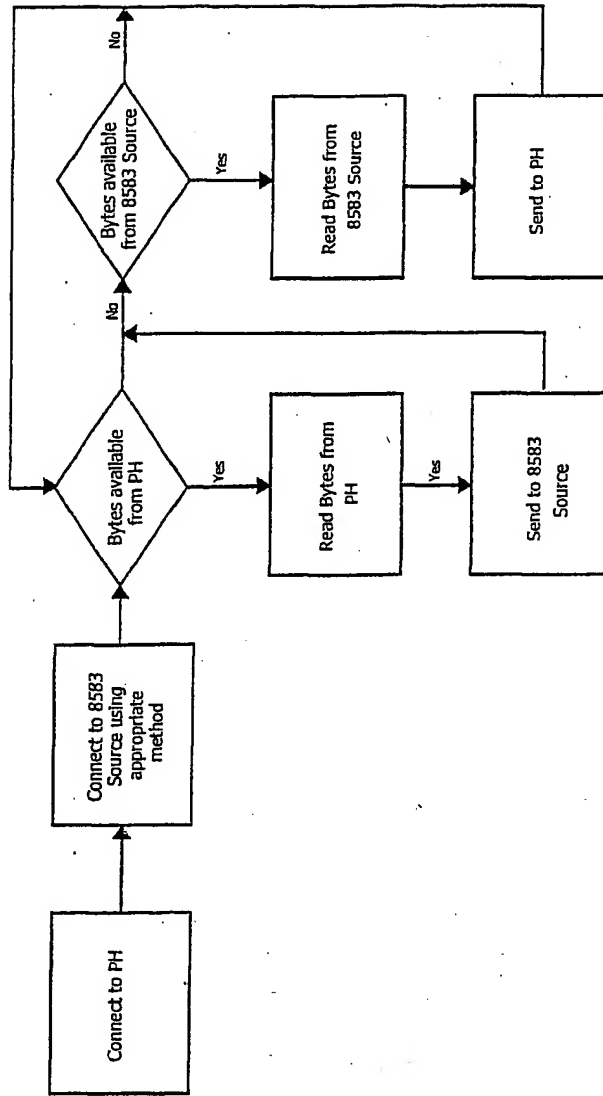


Fig.5

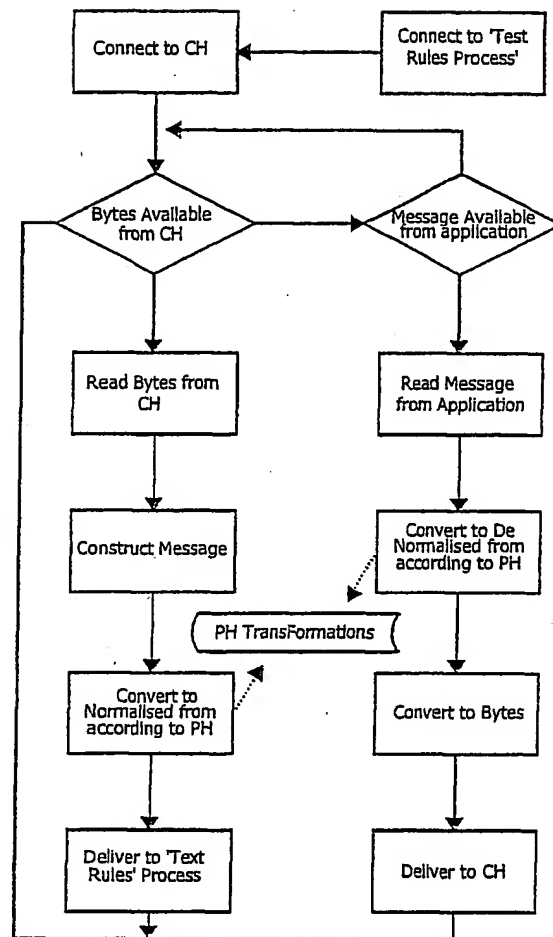


Fig.6

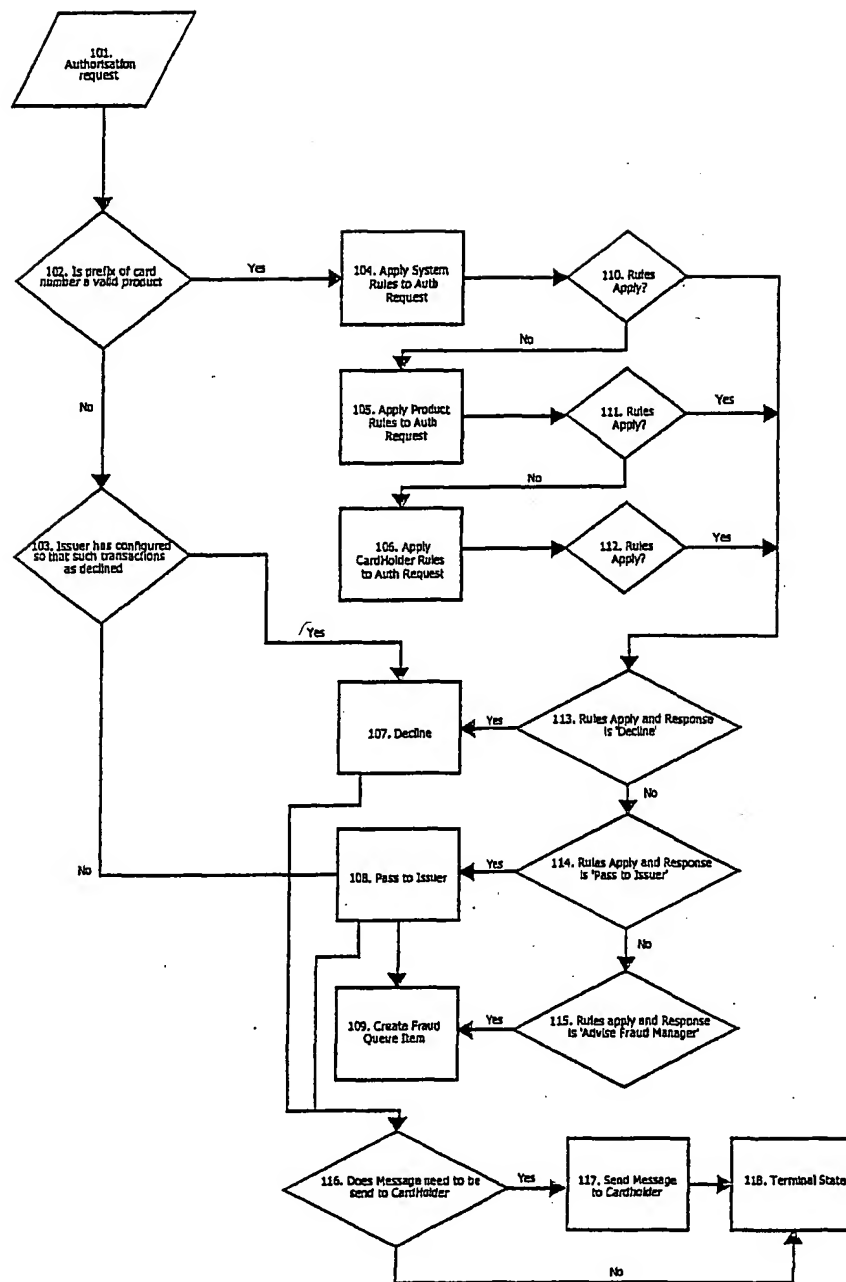


Fig.7

Template #1	Cond 1	Cond 2	Cond 3	Cond 4	Cond 5	Cond 6	Cond 7	Cond 8	Cond 9	Cond 10	Action	Notify
	Field 32	Field 32	Field 32	X	X	X	X	X	X	X	Decline	SMS
	Equals	Equals	Equals	X	X	X	X	X	X	X	Back	Email
	Africa	Asia	Australia	X	X	X	X	X	X	X	Response Code 2	
	OR	OR	X	X	X	X	X	X	X	X		

Template #2	Cond 1	Cond 2	Cond 3	Cond 4	Cond 5	Cond 6	Cond 7	Cond 8	Cond 9	Cond 10	Action	Notify
	Field 41.2	Field 41.2	X	X	X	X	X	X	X	X	Decline	X
	Equals	Equals	X	X	X	X	X	X	X	X	Back	X
	20	20	X	X	X	X	X	X	X	X	Response Code 2	
	AND	X	X	X	X	X	X	X	X	X		

Rules of CardHolder #1

Card Number	Template	Parameter 1	Parameter 2	SMS address	Email address	Sequence
1234123412341234	1	X	X	087 2337868	joe.bloggs@aol.com	1
1234123412341234	2	X	X	X	X	2

Rules of CardHolder #2

Card Number	Template	Parameter 1	Parameter 2	SMS address	Email address	Sequence
999 999 9999 999 999	1	X	X	087 2337868	joe.bloggs@aol.com	1

Fig.8

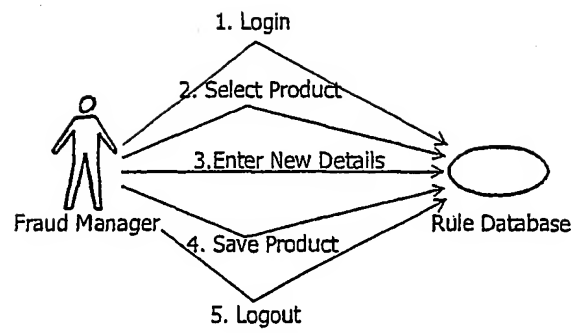


Fig.9

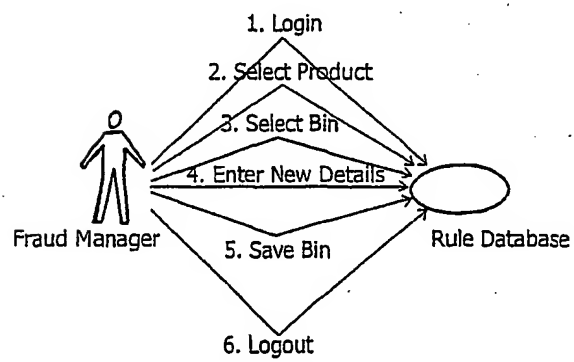


Fig.10

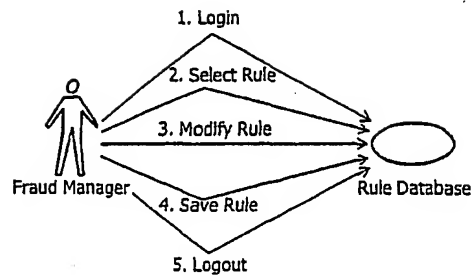


Fig.11

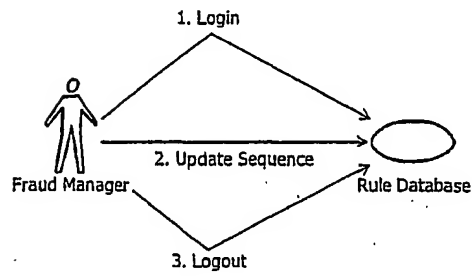


Fig.12

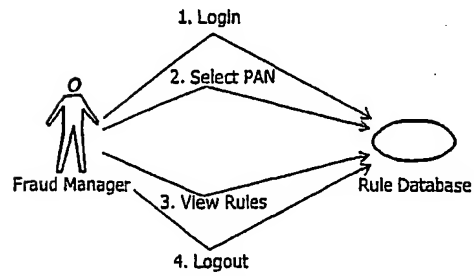


Fig.13

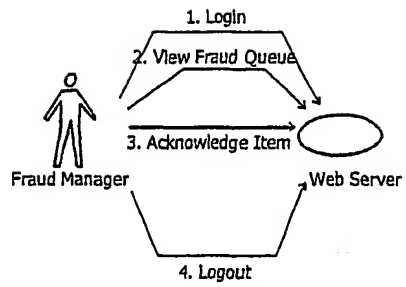


Fig.14

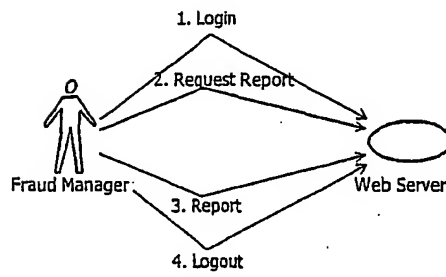


Fig.15

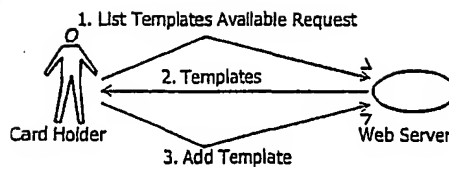


Fig.16

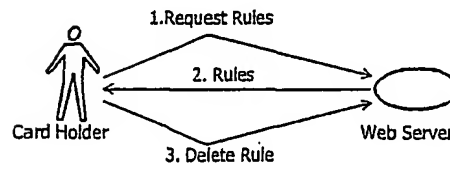


Fig.17

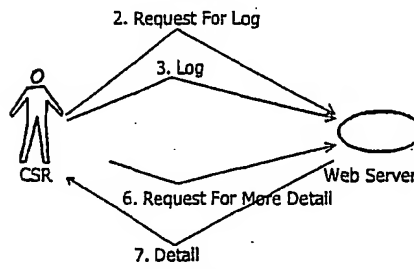


Fig.18

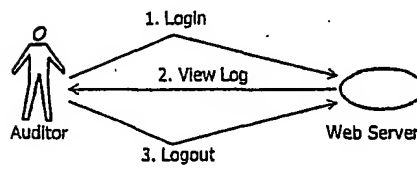


Fig.19

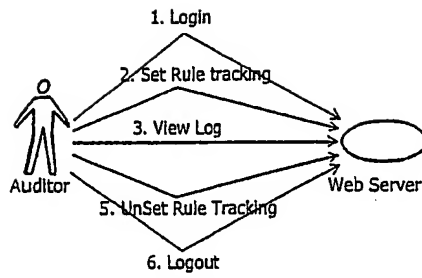


Fig.20

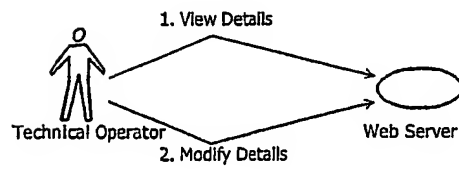


Fig.21

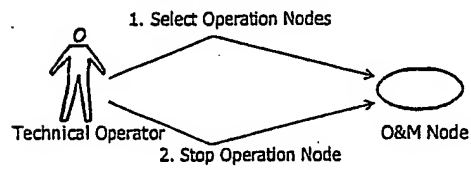


Fig.22

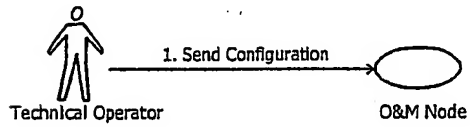


Fig.23

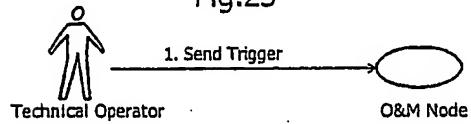


Fig.24

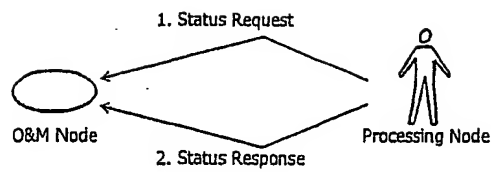


Fig.25

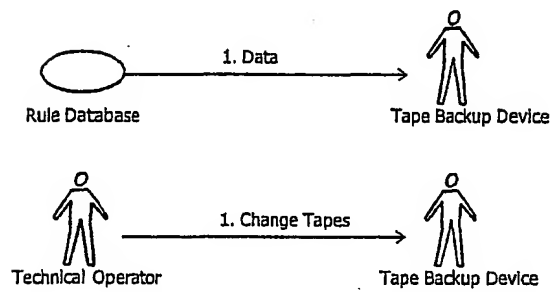


Fig.26

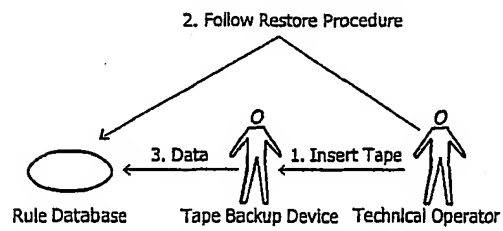


Fig.27

<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">ABC Online Banking</div> <div style="margin-bottom: 5px;"> <u>Deposit A/C</u> <u>Current A/C</u> <u>> Credit Card A/C</u> </div> <div> <u>Register Card</u> <u>> Control Card</u> <u>Balance Enquiry</u> <u>Statement</u> <u>Pay Bill</u> <u>Transfer</u> </div>	<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px; text-align: center;"> Control Card: VISA-034 </div> <p style="margin: 0;">Please define below where and how your card can be used.</p> <div style="margin-top: 10px;"> <p>Allow Transactions with vendors in the following areas:</p> <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Europe</td> <td><u>Set Individual Countries</u></td> </tr> <tr> <td><input type="checkbox"/> North America</td> <td><u>Set Individual Countries</u></td> </tr> <tr> <td><input type="checkbox"/> Africa</td> <td><u>Set Individual Countries</u></td> </tr> <tr> <td><input type="checkbox"/> Asia</td> <td><u>Set Individual Countries</u></td> </tr> <tr> <td><input type="checkbox"/> Australia (incl New Zealand)</td> <td><u>Set Individual Countries</u></td> </tr> <tr> <td><input type="checkbox"/> South America</td> <td><u>Set Individual Countries</u></td> </tr> </table> </div> <div style="margin-top: 10px;"> <p>Allow the following types of transactions:</p> <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> At Counter</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Internet</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Telephone</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mail Order</td> <td></td> </tr> </table> </div> <div style="margin-top: 10px;"> <p>Notify me when a transaction is:</p> <table style="width: 100%; border: none;"> <tr> <td><input type="checkbox"/> Refused</td> <td><input type="checkbox"/> By SMS</td> </tr> <tr> <td><input type="checkbox"/> Accepted</td> <td><input type="checkbox"/> By eMail</td> </tr> <tr> <td></td> <td><input type="checkbox"/> By SMS</td> </tr> <tr> <td></td> <td><input type="checkbox"/> By eMail</td> </tr> </table> </div> <div style="margin-top: 10px;"> <table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; padding: 2px;">0873231231</td> <td style="border: 1px solid black; padding: 2px;"><u>Set Individual Countries</u></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">frank.cantwell@aol.com</td> <td style="border: 1px solid black; padding: 2px;"><u>Set Individual Countries</u></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">0873231231</td> <td style="border: 1px solid black; padding: 2px;"><u>Set Individual Countries</u></td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">frank.cantwell@aol.com</td> <td style="border: 1px solid black; padding: 2px;"><u>Set Individual Countries</u></td> </tr> </table> </div> <div style="text-align: right; margin-top: 10px;"> <div style="border: 1px solid black; padding: 2px 10px;">Finished</div> </div>	<input type="checkbox"/> Europe	<u>Set Individual Countries</u>	<input type="checkbox"/> North America	<u>Set Individual Countries</u>	<input type="checkbox"/> Africa	<u>Set Individual Countries</u>	<input type="checkbox"/> Asia	<u>Set Individual Countries</u>	<input type="checkbox"/> Australia (incl New Zealand)	<u>Set Individual Countries</u>	<input type="checkbox"/> South America	<u>Set Individual Countries</u>	<input type="checkbox"/> At Counter		<input type="checkbox"/> Internet		<input type="checkbox"/> Telephone		<input type="checkbox"/> Mail Order		<input type="checkbox"/> Refused	<input type="checkbox"/> By SMS	<input type="checkbox"/> Accepted	<input type="checkbox"/> By eMail		<input type="checkbox"/> By SMS		<input type="checkbox"/> By eMail	0873231231	<u>Set Individual Countries</u>	frank.cantwell@aol.com	<u>Set Individual Countries</u>	0873231231	<u>Set Individual Countries</u>	frank.cantwell@aol.com	<u>Set Individual Countries</u>
<input type="checkbox"/> Europe	<u>Set Individual Countries</u>																																				
<input type="checkbox"/> North America	<u>Set Individual Countries</u>																																				
<input type="checkbox"/> Africa	<u>Set Individual Countries</u>																																				
<input type="checkbox"/> Asia	<u>Set Individual Countries</u>																																				
<input type="checkbox"/> Australia (incl New Zealand)	<u>Set Individual Countries</u>																																				
<input type="checkbox"/> South America	<u>Set Individual Countries</u>																																				
<input type="checkbox"/> At Counter																																					
<input type="checkbox"/> Internet																																					
<input type="checkbox"/> Telephone																																					
<input type="checkbox"/> Mail Order																																					
<input type="checkbox"/> Refused	<input type="checkbox"/> By SMS																																				
<input type="checkbox"/> Accepted	<input type="checkbox"/> By eMail																																				
	<input type="checkbox"/> By SMS																																				
	<input type="checkbox"/> By eMail																																				
0873231231	<u>Set Individual Countries</u>																																				
frank.cantwell@aol.com	<u>Set Individual Countries</u>																																				
0873231231	<u>Set Individual Countries</u>																																				
frank.cantwell@aol.com	<u>Set Individual Countries</u>																																				

Fig.28

<div>ABC Online Banking</div> <div> balance statement transfer payment cheque search account maintenance share dealing loans online > > teen cards </div>		<div>Teen Cardholder William Murphy</div> <div> <div>Card</div> <div>VISA-964</div> <div>Action</div> <div>Freeze Card</div> </div> <div>Settings</div> <div> <input type="radio"/> Junior Settings <input type="radio"/> Senior Settings </div>	
<div>Senior Settings</div> <div> <ul style="list-style-type: none"> Transaction Limit of <input type="text" value="€100"/> Time of day <input type="text" value="9:00am - 11:00pm"/> Transaction Types allowed <div> <input type="checkbox"/> Shop <input type="checkbox"/> Mail order <input type="checkbox"/> Internet <input type="checkbox"/> Cash Withdrawal </div> Geographic Usage <div> <input type="checkbox"/> Ireland <input type="checkbox"/> Europe <input type="checkbox"/> Other </div> </div> <div>Save Changes</div>		<div>Senior Notifications</div> <div> <div>Parent</div> <div> <div>SMS Number: <input type="text" value="0862221414"/></div> <div>E-Mail: <input type="text" value="angela.murphy@ad.com"/></div> </div> <div> <input type="checkbox"/> Approved Transactions <input type="checkbox"/> Declined Transactions <input type="checkbox"/> Accept relevant promotional messages </div> </div> <div>Teenager</div> <div> <div>SMS Number: <input type="text" value="08622511231"/></div> <div>E-Mail: <input type="text" value="william.murphy@ad.com"/></div> </div> <div> <input type="checkbox"/> Approved Transactions <input type="checkbox"/> Declined Transactions <input type="checkbox"/> Accept relevant promotional messages </div>	

Fig.29

<div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> ABC Online Banking Login/Logout Card List > Edit Card Rules </div>	<div style="border: 1px solid black; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div> Card operated by <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">Cantwell, Gerard</div> </div> <div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> Company Notifications: <input type="checkbox"/> Transactions Declined <input type="checkbox"/> Transactions Approved </div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;"> Cardholder Notifications: <input type="checkbox"/> Transactions Declined <input type="checkbox"/> Transactions Approved <input type="checkbox"/> Transactions Approved </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Per Transaction Unit <div style="border: 1px solid black; padding: 2px; margin-top: 5px;">EUR 500.00</div> </div> <div> Allow Currencies: <input type="checkbox"/> US Dollar <input type="checkbox"/> Euro <input type="checkbox"/> Sterling <input type="checkbox"/> Other </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Time Limit on Transactions (local time) <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px; margin-right: 5px;">8:00am</div> <div style="margin: 0 5px;">to</div> <div style="border: 1px solid black; padding: 2px; margin-left: 5px;">8:00pm</div> </div> </div> <div> Allow Transactions with vendors in the following areas: <div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;">Africa</div> <div style="width: 50%;">Asia</div> <div style="width: 50%;">Australia (Ind New Zealand)</div> <div style="width: 50%;">Europe</div> <div style="width: 50%;">South America</div> <div style="width: 50%;">North America</div> </div> </div> </div> <div style="margin-top: 10px;"> Allow the following types of transactions <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> At Counter <input type="checkbox"/> Internet <input type="checkbox"/> Telephone <input type="checkbox"/> Mail Order </div> <div> <input type="checkbox"/> Yes <input type="checkbox"/> No </div> </div> </div> <div style="margin-top: 10px;"> Allow cash withdrawals from ATM machine <input type="checkbox"/> Yes <input type="checkbox"/> No </div> </div> </div>
--	--

Accounts:
☐ accounts@primus.com
☐ accounts@primus.com

Card Details:
☐ Cantwell@primus.com
☐ 0872229843

Set Individual Countries:
☐ Set Individual Countries
☐ Set Individual Countries
☐ Set Individual Countries
☐ Set Individual Countries
☐ Set Individual Countries

Fig.30